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B1 (Official Form 1)(04/13)				oamon		go <u> </u>	<u> </u>			
		United So		S Bankı Distric						Vol	untary Petition
Name of Debtor (if in Pierce, Roger E		ter Last, First,	Middle):				of Joint De erce, Pau	ebtor (Spouse I la L	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					(inclu	de married,	used by the I	trade names):	•	
							A Paula ott	L Bishop;	; AKA Pau	ila L Coli	ins; AKA Paula L
Last four digits of Soc (if more than one, state all)	c. Sec. or Ind	ividual-Taxpa	ayer I.D. ((ITIN)/Com	plete EIN	(if more	than one, state	all)	r Individual-	Taxpayer I.	D. (ITIN) No./Complete EIN
xxx-xx-6415 Street Address of Debtor (No. and Street, City, and State):					Street Address of Loint Debter (No. and Street, City, and State):				and State).		
612 W. 2nd St.					Street Address of Joint Debtor (No. and Street, City, and State): 612 W. 2nd St.				ma state).		
Wellston, OH				_	liston, O						
				_	ZIP Code	2					ZIP Code
County of Residence	or of the Drin	cinal Dlace o	f Rucinaci		<u>45692</u>	Count	y of Reside	ence or of the	Principal Pl	ace of Rusi	45692
Jackson	or or the rim	icipai i iace o	i Busines:	s.			ckson	chee or or the	Timeipai Ti	acc of Busi	ness.
Mailing Address of D	ebtor (if diffe	erent from stre	eet addres	ss):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):
					ZIP Code	,					ZIP Code
					ZII Code						Zii Couc
Location of Principal (if different from stree			•			-					·
Type (Form of Organiz	of Debtor	one box)			of Business one box)	s		-	of Bankruj Petition is Fi		Under Which
Individual (include			П Неа	lth Care Bu			Chapt		rention is r	neu (Check	. one box)
See Exhibit D on pag	ge 2 of this for	m.	Sing	gle Asset Re	eal Estate a	s defined	☐ Chapt				etition for Recognition
☐ Corporation (inclu☐ Partnership	des LLC and	I LLP)	ın l □ Rail	1 U.S.C. §	101 (51B)		☐ Chapt	ter 11	of	f a Foreign	Main Proceeding
Other (If debtor is n	ot one of the a	hove entities		ckbroker			☐ Chapt				etition for Recognition
check this box and st			☐ Con	nmodity Bro	oker		☐ Chapt	ter 13	of	a Foreign	Nonmain Proceeding
				aring Bank							
•	15 Debtors		Oth		4 E4'4-		4			e of Debts k one box)	
Country of debtor's cent	er of main inte	erests:			mpt Entity , if applicable	,	Debts a	are primarily co			☐ Debts are primarily
Each country in which a foreign proceeding by, regarding, or against debtor is pending: Debtor is a tax-exempt organization under Title 26 of the United States. Code (the Internal Revenue Code)				zation States	"incuri	d in 11 U.S.C. § red by an indivi- onal, family, or	idual primarily		business debts.		
]	Filing Fee (C	Check one box	()		Check	one box:		Chap	ter 11 Debt	ors	
Full Filing Fee attach	ned							debtor as defin			
☐ Filing Fee to be paid					Check		a sman busi	ness debtor as	defined in 11 (U.S.C. § 1010	(310).
attach signed applica debtor is unable to p				_							s owed to insiders or affiliates)
Form 3A.						are less than all applicable		amount subject	t to adjustment	t on 4/01/16	and every three years thereafter).
☐ Filing Fee waiver red					ıst 🔲			this petition.			
attach signed applica	tion for the co	urt's considerat	ion. See Oi	mcial Form 3				vere solicited pr S.C. § 1126(b).		n one or mor	e classes of creditors,
Statistical/Administr	ative Inforn	nation *	** 84:	! \A/ \A/				3.C. § 1120(b).		S SPACE IS	FOR COURT USE ONLY
☐ Debtor estimates t			for distri	bution to u	arren Or isecured cr	1-007455 reditors.	<i>(</i>				
■ Debtor estimates t						tive expense	es paid,				
there will be no fu		e for distributi	ion to uns	secured crec	litors.						
Estimated Number of	Creditors										
1- 49 99	100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets									1		
	\$100,001 to		\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	Mora than			
\$0 to \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,000	to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion				
Estimated Liabilities		million	million	million	million	million			-		
\$0 to \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,000	to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
<u> </u>		шшоп	million	пинон	minion	minion					

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Pierce, Roger E Pierce, Paula L (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: Columbus 05-69024 9/30/05 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Michael W. Warren April 25, 2013 Signature of Attorney for Debtor(s) (Date) Michael W. Warren OH-0074557 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13)

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Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Roger E Pierce

Signature of Debtor Roger E Pierce

X /s/ Paula L Pierce

Signature of Joint Debtor Paula L Pierce

Telephone Number (If not represented by attorney)

April 25, 2013

Date

Signature of Attorney*

X /s/ Michael W. Warren

Signature of Attorney for Debtor(s)

Michael W. Warren OH-0074557

Printed Name of Attorney for Debtor(s)

Warren Law Firm

Firm Name

6 Consumer Center Drive Chillicothe, OH 45601

Address

Email: mwarren@buckeyelegal.com

(740) 774-4357 Fax: (866) 503-7887

Telephone Number

April 25, 2013

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Pierce, Roger E Pierce, Paula L

Signatures

Signature of a Foreign Representative

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I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

T 7
X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

v			

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Southern District of Ohio

In re	Roger E Pierce Paula L Pierce		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

■ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit

counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
☐ 2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit
counseling agency approved by the United States trustee or bankruptcy administrator that outlined the
opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do
not have a certificate from the agency describing the services provided to me. You must file a copy of a
certificate from the agency describing the services provided to you and a copy of any debt repayment plan
developed through the agency no later than 14 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to
obtain the services during the seven days from the time I made my request, and the following exigent
circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case
now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	age 2
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, through the Internet.); □ Active military duty in a military combat zone.	_
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	g
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Roger E Pierce Roger E Pierce	
Date: April 25, 2013	

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Southern District of Ohio

In re	Roger E Pierce Paula L Pierce		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

counseling agency approved by the United States trustee or bankruptcy administrator that outlined the

■ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit

opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. <i>You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.</i>
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	ige 2
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.); □ Active military duty in a military combat zone.	_
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	g
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Paula L Pierce Paula L Pierce	
Date: April 25, 2013	

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Southern District of Ohio

In re	Roger E Pierce,		Case No.		
	Paula L Pierce				
		Debtors	Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	71,380.00		
B - Personal Property	Yes	4	6,600.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		91,468.84	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		30,660.31	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		57,560.75	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,850.74
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,477.50
Total Number of Sheets of ALL Sched	ules	26			
	T	otal Assets	77,980.00		
			Total Liabilities	179,689.90	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Southern District of Ohio

In re	Roger E Pierce,		Case No.		
	Paula L Pierce				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	29,917.31
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	743.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	700.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	31,360.31

State the following:

Average Income (from Schedule I, Line 16)	3,850.74
Average Expenses (from Schedule J, Line 18)	4,477.50
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,318.03

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		8,561.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	30,660.31	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		57,560.75
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		66,121.75

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B6A (Official Form 6A) (12/07)

In re	Roger E Pierce,	Case No
	Paula L Pierce	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

SFR located at 612 W. 2nd St. Wellston, Ohio 45692 Insured through Waugh Insurance Value determined by County Tax Assessment	FS	н	71,380.00	74,000.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Subject to lien in the amount of \$4,107.84

Sub-Total > 71,380.00 (Total of this page)

71,380.00

Total >

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B6B (Official Form 6B) (12/07)

In re	Roger E Pierce,	Case No.
	Paula L Pierce	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		Cash on hand	J	140.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account with First National Bank Account x0227	J	20.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Stove \$50, Refrigerator \$100, Washer/Dryer \$75, Microwave \$25, Cooking Utensils/Silverware \$20, Cookware \$20, Living Room Furniture \$50, Dining Room Furniture \$75, Televisions (3) \$200, Bedroom Furniture \$50, Dressers/Nightstands \$20, Lamps & Accessories \$5	J	690.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		(12) Boyd's Bears	J	120.00
6.	Wearing apparel.		All clothing \$200	J	200.00
7.	Furs and jewelry.		Wedding Rings \$150, Misc. Costume Jewelry \$75	J	225.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			an	Sub-Tota	al > 1,395.00

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Roger E Pierce,	Case No
	Paula L Pierce	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension plan through Rumpke Consolidated Companies, Inc. Vested accrued benefit \$190	Н	190.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	nl > 190.00
			(To	otal of this page)	

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Roger E Pierce,
	Paula L Pierce

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Kia in poor condition with 157,000 miles Insured through State Farm Security Note dated 04/19/2013 - has not received title yet Value determined by debtor's opinion	W	300.00
			2005 Ford Focus in fair condition with 96,000 miles Insured through State Farm Security Note dated 04/05/2013 - has not received title yet Value determined by debtor's opinion	н	4,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		Laptop \$50	J	50.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.		1 cat \$5	J	5.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
				Sub-Tota	al > 4,855.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In			Case	No	
	Paula L Pierce	SCHEI	Debtors OULE B - PERSONAL PROPERTY (Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Other personal property of any kind not already listed. Itemize.	Mowe	enter Tools \$30, Mechanics Tools \$30, Riding er \$50, Push Mower \$25, Yard	J	160.00

Tools/Equipment \$25, Cell Phone (1)

| Sub-Total > 160.00 | (Total of this page) | Total > 6,600.00 |

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B6C (Official Form 6C) (4/13)

In re	Roger E Pierce,	Case No.
	Paula L Pierce	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled u (Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3)	\$155,675. (Amount su	bject to adjustment on 4/1	emption that exceeds 1/16, and every three years thereasy or after the date of adjustment.)
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property SFR located at 612 W. 2nd St. Wellston, Ohio 45692 Insured through Waugh Insurance Value determined by County Tax Assessment **Subject to lien in the amount of \$4,107.84**	Ohio Rev. Code Ann. § 2329.66(A)(1)	132,900.00	71,380.00
<u>Cash on Hand</u> Cash on hand	Ohio Rev. Code Ann. § 2329.66(A)(3)	140.00	140.00
Checking, Savings, or Other Financial Accounts, C Checking Account with First National Bank Account x0227	Certificates of Deposit Ohio Rev. Code Ann. § 2329.66(A)(3)	20.00	20.00
Household Goods and Furnishings Stove \$50, Refrigerator \$100, Washer/Dryer \$75, Microwave \$25, Cooking Utensils/Silverware \$20, Cookware \$20, Living Room Furniture \$50, Dining Room Furniture \$75, Televisions (3) \$200, Bedroom Furniture \$50, Dressers/Nightstands \$20, Lamps & Accessories \$5	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	690.00	690.00
Books, Pictures and Other Art Objects; Collectible (12) Boyd's Bears	<u>s</u> Ohio Rev. Code Ann. § 2329.66(A)(18)	120.00	120.00
Wearing Apparel All clothing \$200	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	200.00	200.00
<u>Furs and Jewelry</u> Wedding Rings \$150, Misc. Costume Jewelry \$75	Ohio Rev. Code Ann. § 2329.66(A)(4)(b)	225.00	225.00
Interests in IRA, ERISA, Keogh, or Other Pension of Pension plan through Rumpke Consolidated Companies, Inc. Vested accrued benefit \$190	or Profit Sharing Plans Ohio Rev. Code Ann. § 2329.66(A)(10)(b)	190.00	190.00
Automobiles, Trucks, Trailers, and Other Vehicles 1999 Kia in poor condition with 157,000 miles Insured through State Farm Security Note dated 04/19/2013 - has not received title yet Value determined by debtor's opinion	Ohio Rev. Code Ann. § 2329.66(A)(2)	3,675.00	300.00

_____ continuation sheets attached to Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (4/13) -- Cont.

In re	Roger E Pierce,	
	Paula L Pierce	

Case No.

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2005 Ford Focus in fair condition with 96,000 miles Insured through State Farm Security Note dated 04/05/2013 - has not received title yet Value determined by debtor's opinion	Ohio Rev. Code Ann. § 2329.66(A)(2)	3,675.00	4,500.00
Office Equipment, Furnishings and Supplies Laptop \$50	Ohio Rev. Code Ann. § 2329.66(A)(18)	50.00	50.00
Animals 1 cat \$5	Ohio Rev. Code Ann. § 2329.66(A)(18)	5.00	5.00
Other Personal Property of Any Kind Not Alread			
Carpenter Tools \$30, Mechanics Tools \$30, Riding Mower \$50, Push Mower \$25, Yard Tools/Equipment \$25, Cell Phone (1)	Ohio Rev. Code Ann. § 2329.66(A)(18)	160.00	160.00

Total: 142,050.00 77,980.00

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B6D (Official Form 6D) (12/07)

In re	Roger E Pierce,
	Paula L Pierce

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	C	Н	sband, Wife, Joint, or Community	CO	U N	D I	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	J M H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	ONTINGEN	Z Q D A F		CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx0904			2011		E D			
Capital One Bank P.O. Box 85015 Richmond, VA 23285		J	Judgment Lien 612 West 2nd St. Jackson, Ohio 45640		ט			
			Value \$ 0.00				4,107.84	0.00
Account No. x4211 Eagle Loan Co. of Ohio Inc. 948 E. Main St. Chillicothe, OH 45601		J	04/2013 Auto Loan 1999 Kia in poor condition with 157,000 miles Insured through State Farm Security Note dated 04/19/2013 - has not received title yet Value determined by debtor's opinion					
			Value \$ 300.00	1			2,366.00	2,066.00
Account No. xxxxxx5774 ERA Mortgage 3000 Leadenhall Rd. Mount Laurel, NJ 08054		Н	2008 Mortgage SFR located at 612 W. 2nd St. Wellston, Ohio 45692 Insured through Waugh Insurance Value determined by County Tax Assessment **Subject to lien in the amount of					
			Value \$ 71,380.00				74,000.00	0.00
Account No. xx5560 Glockner Auto Credit-Jackson 246 Morton St. Jackson, OH 45640		J	04/2013 2005 Ford Focus in fair condition with 96,000 miles Insured through State Farm Security Note dated 04/05/2013 - has not received title yet Value determined by debtor's opinion					
			Value \$ 4,500.00				10,995.00	6,495.00
continuation sheets attached			(Total of	Subt			91,468.84	8,561.00
			(Report on Summary of Se	_	ota lule	-	91,468.84	8,561.00

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B6E (Official Form 6E) (4/13)

•		
In re	Roger E Pierce,	Case No
	Paula L Pierce	
-		Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

■ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

2 continuation sheets attached

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Roger E Pierce, Paula L Pierce		Case No.	
_		Debtors	,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Domestic Support Obligations

TYPE OF PRIORITY Husband, Wife, Joint, or Community CONTINGENT UNLIQUIDATED DISPUTED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CODEBTOR CREDITOR'S NAME, AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. xxxx S100 2008 **Domestic Support Obligation** Terri L Pierce Article 11 0.00 87 Harding Ave. Jackson, OH 45640 Н 29,917.31 29,917.31 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 2 continuation sheets attached to

(Total of this page)

Schedule of Creditors Holding Unsecured Priority Claims

29,917.31

29,917.31

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B6E (Official Form 6E) (4/13) - Cont.

In re	Roger E Pierce,		Case No.	
	Paula L Pierce			
		Debtors	,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

						TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEB TOR	AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. xxxx1642		2010	1	T E D			
Office of the Attorney General Collection Enforcement Section 150 E. Gay St. Columbus, OH 43215	v	Overpayment of Unemployment Benefits				743.00	743.00
Account No.						743.00	745.00
Account No.							
Account No.							
Account No.							
Sheet 2 of 2 continuation sheets attach	ed 1	to S	Subto	ota	1		0.00
Schedule of Creditors Holding Unsecured Priorit			his p	ag	ge)	743.00	743.00
			To			_	0.00
		(Report on Summary of Sc	hedu	ıle	s)	30,660.31	30,660.3

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B6F (Official Form 6F) (12/07)

In re	Roger E Pierce, Paula L Pierce		Case No.	
-		Debtors	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the

claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O O O O O O O O O O O O O O O O O O O	C	DI SPUTED	AMOUNT OF CLAIM
Account No. Multiple Account			1998	7	\ \frac{7}{1}	1	
Adena Health Systems 272 Hospital Road Chillicothe, OH 45601		J	Medical Expense				500.00
Account No. x6572			1998		+		300.00
AEP P.O. Box 24404 Canton, OH 44701-4404		J	Utility Expense				500.00
Account No. xxxxxxxxxx Anderson Financial Network 404 Brock Dr. P.O. Box 3097 Bloomington, IL 61702		J	2009 Credit Card				
Account No. x6572			1998		+	+	142.00
At & T 15 Hazel Wood Drive Suite 102 Buffalo, NY 14228		J	Utility Expense				2,000.00
8 continuation sheets attached	1		(Total	Sul of this			3,142.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Roger E Pierce,	Case No	
	Paula L Pierce		

Debtors

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	A M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTING	ΙQ	DISPUTED	AMOUNT OF CLAIM
(See instructions above.) Account No. xxx6228	Ř	С	2008 Utility Expense	N G E N T	DATED	Ď	
AT&T Mobility P.O. Box 6416 Carol Stream, IL 60197-6416		J	Othing Expense				
Account No. xx8443 Atomic Employee Credit Union 190 Waverly plaza		w	2007 Overdraft charges	-			1,434.00
Waverly, OH 45690							582.25
Account No. xxxx xx. xxx xxx0129 Bill Me Later PO BOX 2394 Omaha, NE 68103		J	2012 Online account				4 500 00
Account No. Jackson County Municipal Court 295 Broadway Street Suite 101 Jackson, OH 45640-1764			Additional Notify Bill Me Later				1,500.00 Notice Only
Account No. Kevin Beck Delev & Associates, LLC 1050 Delta Ave., Suite 1000 Cincinnati, OH 45208			Additional Notify Bill Me Later				Notice Only
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	of	<u> </u>	(Total of	Sub this			3,516.25

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Roger E Pierce,	Case No
_	Paula L Pierce	,

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ις	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFIXGEXF	N L Q U L D A	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx0910			2004] ⊤	E D		
Capital One P.O. Box 3115 Milwaukee, WI 53201		J	Store Credit Card		D		2,821.00
Account No. xxxxxxxxx9817			2008	Π			
Capital One Auto Finance 3905 Dallas Pkwy. Credit Disputes Plano, TX 75093		J	Deficiency balance for a 2005 Pontiac G6				
							6,029.00
Account No. xxxxxxxx7327 Capital One Bank 15000 Capital One Dr. Richmond, VA 23238		J	2008 Credit Card				4,718.66
Account No.	╁			+	\vdash		
Caroline Roten Weltman, Weinberg & Reis Co. 175 S. Third Street Suite 900 Columbus, OH 43215			Additional Notify Capital One Bank				Notice Only
Account No.	╅			+	\vdash		
Jackson County Municipal Court 295 Broadway Street Suite 101 Jackson, OH 45640-1764			Additional Notify Capital One Bank				Notice Only
Sheet no. 2 of 8 sheets attached to Schedule of				Subi			13,568.66
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	re)	1

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In re	Roger E Pierce,	Case No.	
	Paula L Pierce		

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	Hu H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTL	DZLLQ	DISPUT	AMOUNT	E OE CLADA
AND ACCOUNT NUMBER (See instructions above.) Account No. xxxxxxxx7345	O R	C	IS SUBJECT TO SETOFF, SO STATE.	NG E NT	D A T	D	AMOUNI	Γ OF CLAIM
Account No. XXXXXXX7345	┨		Credit Card		E D			
Capital One Bank P.O. Box 30281 Salt Lake City, UT 84130		J						
								4,400.00
Account No. xxxxxxxx7042			2009 Credit Card	T		T		
Capital One Bank P.O. Box 98873 Las Vegas, NV 89193		J	Credit Card					
								737.00
Account No. xxxxxxxx1223			2010 Store Credit Card			Ī		
Capital One Bank P.O. Box 5253 Carol Stream, IL 60197		J	Store Credit Card					
								1,027.00
Account No. Joint Accounts			2000	T	T	T		
City of Wellston c/o Regional Inc. Tax P.O. Box 470537 Broadview Heights, OH 44147		J	Utility Expense					
Broadview Heights, OH 44147								500.00
Account No. x6572	T		1998	\top	T	T		
Columbia Gas of Ohio P.O. Box 9001847 Louisville, KY 40290		J	Utility Expense					
								500.00
Sheet no. <u>3</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-	1	(Total of t	Sub this				7,164.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Roger E Pierce,	Case No.
	Paula L Pierce	

Debtors

CREDITOR'S NAME,	č	Нι	usband, Wife, Joint, or Community	Č	Ų	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLLQULDA	SPUTED	AMOUNT OF CLAIM
Account No. XXXXXXXXXXXXXX			2008	T	E		
Credit One Bank P.O. Box 98873 Las Vegas, NV 89193		J	Credit Card		D		659.00
Account No.				П			
Credit One Bank P.O. Box 98873 Las Vegas, NV 89193			Additional Notify Credit One Bank				Notice Only
Account No. x6572			1991	Т			
David Bishop 411 E. McGhee Ln Wellston, OH 45692		w	Any debt arrising from marriage or divorce	x			Unknown
Account No. x6572			2010	Т	Т		
Daymar College 1410 Industrial Drive Chillicothe, OH 45601		w	Student loan for books				700.00
Account No. Multiple Accounts		T	2008	T	Т	T	
Dental Health Partners 190 Water St Jackson, OH 45640		J	Medical Expense				80.00
Sheet no. 4 of 8 sheets attached to Schedule of				Subi	tota	ıl	4 420 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1,439.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Roger E Pierce,	Case No.
	Paula L Pierce	

	Ic	Н	usband, Wife, Joint, or Community	C	U N	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE BTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	N L I Q U I D A	I SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxx			2009 Credit Card		E		
First Premier 3820 N. Louise Ave. Sioux Falls, SD 57107		v					423.00
Account No. x6572 Glockner Auto Credit 1987 Western Avenue Chillicothe, OH 45601	x	v	2000 Deficiency balance on repo'd vehicle with ex-husband				E 000 00
		_		\perp	_	_	5,000.00
Account No. Multiple Accounts Holzer Medical Center 500 Burlington Road Jackson, OH 45640-9360		J	1989 Medical Expense				772.00
Account No.	_	t		+	+		
Keybridge Medical Revenue 2244 Baton Rouge Lima, OH 45805			Additional Notify Holzer Medical Center				Notice Only
Account No. Multiple Accounts Kings Daughters Medical Center P.O.Box 151 Ashland, KY 41105		J	2001 Medical Expense				
							1,908.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Sched Creditors Holding Unsecured Nonpriority Claims	ule of	<u> </u>	(Total o	Sub this			8,103.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Roger E Pierce,	Case No.
	Paula L Pierce	

	16	ш.	sband, Wife, Joint, or Community			_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE OF AIM WAS INCUIDED AND	CONT - NGENT	Q U L	D_	AMOUNT OF CLAIM
Account No. GLA Collection Co., Inc 2630 Gleeson Lane P.O. Box 991199 Louisville, KY 40269			Additional Notify Kings Daughters Medical Center		DATED		Notice Only
Account No. xxxx-xxxx-7369 Merrick Bank P.O. Box 30537 Tampa, FL 33630		J	2012 Credit Card				1,000.00
Account No. x6415 Oak Hill Bank 120 Twin Oaks Drive Jackson, OH 45640	x	н	2007 Mortgage for real estate located at 87 Harding Ave Jackson, Ohio 45640				6,000.00
Account No. x6415 Summers Marketing, Inc. 107 West Broadway St. Wellston, OH 45692		J	2005 Household Goods				3,172.84
Account No. Richard Lewis Esq. 295 Pearl St. Jackson, OH 45640			Additional Notify Summers Marketing, Inc.				Notice Only
Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f	<u> </u>	(Total of t	Subt his p			10,172.84

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Roger E Pierce,	Case No.	
	Paula L Pierce		

CDEDITODIC NAME	C	Hu	sband, Wife, Joint, or Community	\neg	CO	U N	D I	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	J C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		N	Z L L Q D L L Z	I SPUTED	AMOUNT OF CLAIN
Account No. x6415			1997		Т	T E D		
Terri L Pierce 87 Harding Ave. Jackson, OH 45640		н	Any debt arrising from marriage or divorce		x	ט		
Account No. 1417			2006 Utility Expense	+				Unknown
Time Warner Cable 1266 Dublin Rd. Columbus, OH 43215		J						
								468.00
Account No. FFCC - Columbus P.O. Box 20790 Columbus, OH 43220			Additional Notify Time Warner Cable					Notice Only
Account No. Multiple Accounts	+		2001 Medical Expense	-				
Tri State Radiology P.O. Box 2408 Ashland, KY 41105		J	medical Expense					
Account No.				\dashv				122.00
Keybridge Medical Revenue 2244 Baton Rouge P O Box 1568 Lima, OH 45805-1132			Additional Notify Tri State Radiology					Notice Only
Sheet no. <u>7</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	of		(Total e		ubte is p			590.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Roger E Pierce,	Case No.
	Paula L Pierce	

GD TD TTG 11 1 1 1 1	С	Hu	sband, Wife, Joint, or Community	Co	U	Тр	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE BTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	OZHIZGEZ	UNLIQUIDAT	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx			2008	 	ΪE		
Wells Fargo Dealer Services P.O. Box 25361 Santa Ana, CA 92799		J	Deficiency balance on a 2004 GMC Sierra		E D		-
							9,062.00
Account No.				T			
Credit Bureau Disputes P.O. Box 1697 Winterville, NC 28590			Additional Notify Wells Fargo Dealer Services				Notice Only
Account No. xxxxxxxxx0103	╁		2008	\vdash		$\frac{1}{1}$	
WesBanco Bank One Bank Plaza c/o Wes Banco Inc Wheeling, WV 26003		J	Personal Loan				
				ot	L		225.00
Account No. xxx5404 WesBanco Bank 1 Bank Plaza Wheeling, WV 26003		J	2011 Overdraft fees				578.00
Account No.	╁	\vdash		+		t	
American Agencies P.O. Box 67015 Highspire, PA 17034			Additional Notify WesBanco Bank				Notice Only
Sheet no. 8 of 8 sheets attached to Schedule of		•		Subt			9,865.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				
			(Report on Summary of So		Tota Iule		57,560.75

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B6G (Official Form 6G) (12/07)

In re	Roger E Pierce,	Case No
	Paula I Pierce	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Rent-2-Own 427 E Main St. Jackson, OH 45640 Dining Room Table & 4 chairs, (2) Televisions Amount still owing \$1800

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B6H (Official Form 6H) (12/07)

In re	Roger E Pierce,	Case No.
	Paula L Pierce	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

David Bishop
411 E. McGhee Ln
Wellston, OH 45692

Terri Pierce
87 Harding Ave
Jackson, OH 45640

NAME AND ADDRESS OF CREDITOR

Glockner Auto Credit
1987 Western Avenue
Chillicothe, OH 45601

Oak Hill Bank
120 Twin Oaks Drive
Jackson, OH 45640

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B6I (Off	icial Form 6I) (12/07)			
	Roger E Pierce			
In re	Paula L Pierce		Case No.	
		Debtor(s)	_	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS (OF DEBTOR AND S	POUSE		
Married	RELATIONSHIP(S): daughter son	AGE(S): 17 20	,		
Employment:	DEBTOR	1	SPOUSE		
Occupation D	river/Trainer	Cashier			
Name of Employer R	umpke Transportation	Fruth Pharm	асу		
	years	10 months			
	095 Hughes Rd.	120 W. Seco			
	incinnati, OH 45251	Wellston, OF			
	rojected monthly income at time case filed)		DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)	\$_	3,982.23	\$	1,162.47
2. Estimate monthly overtime		\$_	0.00	\$	0.00
3. SUBTOTAL		\$_	3,982.23	\$	1,162.47
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social secur	ity	\$	626.49	\$	122.81
b. Insurance	7	\$	0.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify) See D	Petailed Income Attachment	\$	717.99	\$	0.00
5. SUBTOTAL OF PAYROLL DEDU	UCTIONS	\$_	1,344.48	\$	122.81
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$_	2,637.75	\$	1,039.66
7. Regular income from operation of l	business or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00
8. Income from real property	•	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	payments payable to the debtor for the debtor's use	or that of	0.00	\$	0.00
11. Social security or government assistance (Specify):	istance	\$	0.00	\$	0.00
			0.00	\$	0.00
12. Pension or retirement income		\$	0.00	\$	0.00
13. Other monthly income (Specify): Pymt. from fam	nily for cell phone Wife pays (not in her nam	e) \$	173.33	\$	0.00
i yiii. ii oiii laiii	my for son phone time pays (not in her ham	<u>~,</u>	0.00	ф — \$	0.00
-		φ	0.00	Ψ	0.00
14. SUBTOTAL OF LINES 7 THRO	UGH 13	\$_	173.33	\$	0.00
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$_	2,811.08	\$	1,039.66
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from line	15)	\$	3,850.	74

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Wife's mother holds cell phone account (in her name) for Wife's mom, son, ex-husband and herself. Wife pays the bill and Wife's ex-husband gives Wife the money to pay the bill. This is reflected in this schedule as "other income"

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B6I (Official Form 6I) (12/07)

In re	Roger E Pierce Paula L Pierce		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Detailed Income Attachment

Other Payroll Deductions:

Savings Elect (DSO Order)	\$	260.00	\$ 0.00
Vision Insurance	<u> </u>	14.78	\$ 0.00
Dental Insurance	\$	17.68	\$ 0.00
Health Insurance	\$	395.89	\$ 0.00
Supplemental Life	\$	26.95	\$ 0.00
Dependent Life	\$	2.69	\$ 0.00
Total Other Payroll Deductions	\$	717.99	\$ 0.00

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B6J (Off	icial Form 6J) (12/07)			
	Roger E Pierce			
In re	Paula L Pierce		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	744.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	360.00
b. Water and sewer	\$	110.00
c. Telephone	\$	0.00
d. Other Cable/Internet/Telephone	\$	242.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	600.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	115.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	35.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ.	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00 90.00
d. Auto	\$	0.00
e. Other	Φ	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	¢	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan) a. Auto	\$	353.17
b. Other 1999 Kia	\$	168.00
c. Other Rent-2-Own	\$ 	277.33
14. Alimony, maintenance, and support paid to others	\$ 	400.00
15. Payments for support of additional dependents not living at your home	\$ 	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	233.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	4,477.50
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	р ——	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
Wife's 20 year old son lives with debtors and is currently seeking employment. He suffers		
from anxiety & panic attacks. Son is also on Husband's insurance		
20. STATEMENT OF MONTHLY NET INCOME	•	
a. Average monthly income from Line 15 of Schedule I	\$	3,850.74
b. Average monthly expenses from Line 18 above	\$	4,477.50
c. Monthly net income (a. minus b.)	\$	-626.76

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B6J (Off	icial Form 6J) (12/07)			
In re	Roger E Pierce Paula L Pierce		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Expenditures:

Personal Care Items	\$	125.00
Animal Expense		50.00
Netflix	<u> </u>	8.00
non-dischargeable unemployment payment	\$	50.00
Total Other Expenditures	\$	233.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

Date April 25, 2013

Date **April 25, 2013**

United States Bankruptcy Court Southern District of Ohio

In re	Roger E Pierce Paula L Pierce			Case No.			
			Debtor(s)	Chapter	7		
		DECLARATION CONCERNING DEBTOR'S SCHEDULES					
	I	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR					
		e under penalty of perjury that I h			es, consisting of _	28	
	shoots, and that ti	by the free and correct to the bes	or my knowledge, mornie	aron, and belief.			
		e under penalty of perjury that I have are true and correct to the bes			es, cons	isting of _	

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. §§ 152 and 3571.

Signature

Signature

/s/ Roger E Pierce

/s/ Paula L Pierce
Paula L Pierce

Roger E Pierce

Debtor

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Southern District of Ohio

In re	Roger E Pierce Paula L Pierce		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$12,319.04 2013 YTD: Both Employment Income \$47,103.00 2012: Both Employment Income \$39,698.00 2011: Both Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$1.340.00 2013: 2012 Income Tax Refund

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B7 (Official Form 7) (04/13)

SOURCE AMOUNT

\$693.32 2013: Money from family for cell phone bill

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF	AMOUNT PAID	AMOUNT STILL
OF CREDITOR	PAYMENTS		OWING
*Terri L Pierce	January, 2013 \$240	\$720.00	\$29,917.31
87 Harding Ave.	February, 2013 \$240		
Jackson, OH 45640	March, 2013 \$240		
ERA Mortgage	January, 2013 \$744	\$2,232.00	\$74,000.00
3000 Leadenhall Rd.	February, 2013 \$744		
Mount Laurel, NJ 08054	March, 2013 \$744		
Rent-2-Own	January, 2013 \$256	\$768.00	\$1,800.00
427 E Main St.	February, 2013 \$256		
Jackson, OH 45640	March, 2013 \$256		

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATES OF	AMOUNT PAID OR	
NAME AND ADDRESS OF CREDITOR	PAYMENTS/	VALUE OF	AMOUNT STILL
	TRANSFERS	TRANSFERS	OWING

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL DATE OF PAYMENT AMOUNT PAID RELATIONSHIP TO DEBTOR OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Capital One Bank VS Roger Pierce Case No. CVH1000610

NATURE OF PROCEEDING case 11CJ10904

COURT OR AGENCY AND LOCATION Judgment Lien in Jackson County Municipal Court 295 Broadway Street Suite 101

STATUS OR DISPOSITION **Judgment**

Jackson, OH 45640-1764

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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CAPTION OF SUIT
AND CASE NUMBER
PROCEEDING
City of Wellston VS Roger Pierce & Paula Pierce
Case No. CVI1100654

NATURE OF
PROCEEDING
AND LOCATION
DISPOSITION
Jackson County Common Pleas
226 East Main Street

Jackson, OH 45640

City of Wellston VS Roger Pierce & Paula Pierce Judgment Lien Jackson County Common Pleas Judgment Case No. 11CJ11354 Judgment Lien Jackson County Common Pleas Judgment Lien Jackson County Co

226 East Main Street Jackson, OH 45640

Bill Me Later, Inc. VS Roger Pierce Case No. Civil Complaint Jackson County Municipal Court Dismissed

CVH1200129 for Money 295 Broadway Street

Suite 101

Jackson, OH 45640-1764

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or

returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,
NAME AND ADDRESS OF FORECLOSURE SALE,
CREDITOR OR SELLER TRANSFER OR RETURN PROPERTY

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of

this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF
NAME AND ADDRESS OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF

NAME AND LOCATION

OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary

and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR. IF ANY DATE OF GIFT VALUE OF GIFT

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8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Warren Law Firm 6 Consumer Center Drive Chillicothe, OH 45601 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 04/19/2013 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1444 Attorney Fee & \$306
Filing Fee

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

Hiram Pierce St. Rt. 683

Mc Arthur, OH 45651

Father

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

1991 Mercury Topaz Value at time of sale \$200

Rcv'd \$0

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

DATE

2/2013

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all p

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Dave Bishop

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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NAME AND ADDRESS OF DATE OF ENVIRONMENTAL. SITE NAME AND ADDRESS

GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

BEGINNING AND NATURE OF BUSINESS **ENDING DATES**

DATES SERVICES RENDERED

(ITIN)/ COMPLETE EIN ADDRESS NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

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NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

None

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

controls, or notes 5 percent of more of the voting of equity securities of the corporation.

NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS

OF RECIPIENT,

RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY Case 2:13-bk-53356 Doc 1 Filed 04/26/13 Entered 04/26/13 10:09:43 Desc Main Document Page 44 of 61

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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	April 25, 2013	Signature	/s/ Roger E Pierce
		•	Roger E Pierce
			Debtor
Date	April 25, 2013	Signature	/s/ Paula L Pierce
		C	Paula L Pierce
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Southern District of Ohio

In re	Roger E Pierce Paula L Pierce			Case N	0.	
	1 dula E i leice		Debtor(s)	Chapte		
	DISCLOSURE OF CO	MPENSAT	ION OF ATTOR	NEY FOR	DEBTOR(S	5)
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy leading to me within one year before be rendered on behalf of the debtor(s) in contempts.	the filing of the	petition in bankruptcy, o	or agreed to be p	aid to me, for se	
	For legal services, I have agreed to accept			\$	1,444.0	<u>10</u>
	Prior to the filing of this statement I have re				1,444.0	<u>10</u>
	Balance Due				0.0	<u>0</u>
2.	\$_306.00 of the filing fee has been paid.					
3.	The source of the compensation paid to me was:					
	Debtor		Other (specify):			
4.	The source of compensation to be paid to me is:					
	Debtor		Other (specify):			
6.	 I have not agreed to share the above-disc firm. I have agreed to share the above-disclosed copy of the agreement, together with a list of In return for the above-disclosed fee, I have agree 	ompensation wit f the names of th eed to render leg	h a person or persons when the control of the contr	no are not memb compensation is of the bankrupto	ers or associates attached. by case, including	s of my law firm. A
į	 a. Analysis of the debtor's financial situation, ar b. Preparation and filing of any petition, schedu c. Representation of the debtor at the meeting o d. [Other provisions as needed] 	les, statement of	affairs and plan which i	may be required:	-	
7.	By agreement with the debtor(s), the above-discl This fee does not cover any servi	osed fee does no	ot include the following ose listed above. O	service: ther services	not included i	n this agreement:
	Any contested matter, adversary redemption, relief from stay, audi action by U.S. Trustee, and any recontinued hearings, negotiate rea	ts, garnishme equests for inf	nt, tax dispute, actio ormation by interest	n by Trustee t ed parties, co	o take proper nversion to C	ty, any adverse
		CERT	TIFICATION			
	I certify that the foregoing is a complete statement on knuptcy proceeding.	nt of any agreem	ent or arrangement for p	payment to me for	r representation	of the debtor(s) in
			/c/ Michael W. Wa	ron		
Dated	d: April 25, 2013		/s/ Michael W. War Michael W. Warrer Warren Law Firm 6 Consumer Cente Chillicothe, OH 45 (740) 774-4357 Fa	n OH-0074557 er Drive 601 ux: (866) 503-7	887	
			mwarren@buckey	elegal.com		

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Southern District of Ohio

In re	Roger E Pierce Paula L Pierce		Case No.					
		Deb	tor(s) Chapter	7				
	CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE							
Code.	I (We), the debtor(s), affirm that	Certification of at I (we) have received and rea		d by § 342(b) of the Bankruptcy				
_	E Pierce L Pierce	X	/s/ Roger E Pierce	April 25, 2013				
Printed	Name(s) of Debtor(s)		Signature of Debtor	Date				
Case N	o. (if known)	X	/s/ Paula L Pierce	April 25, 2013				
			Signature of Joint Debtor (if an	ny) Date				

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Adena Health Systems 272 Hospital Road Chillicothe, OH 45601

AEP P.O. Box 24404 Canton, OH 44701-4404

American Agencies P.O. Box 67015 Highspire, PA 17034

Anderson Financial Network 404 Brock Dr. P.O. Box 3097 Bloomington, IL 61702

At & T 15 Hazel Wood Drive Suite 102 Buffalo, NY 14228

AT&T Mobility P.O. Box 6416 Carol Stream, IL 60197-6416

Atomic Employee Credit Union 190 Waverly plaza Waverly, OH 45690

Bill Me Later PO BOX 2394 Omaha, NE 68103

Capital One P.O. Box 3115 Milwaukee, WI 53201

Capital One Auto Finance 3905 Dallas Pkwy. Credit Disputes Plano, TX 75093

Capital One Bank 15000 Capital One Dr. Richmond, VA 23238

Capital One Bank P.O. Box 30281 Salt Lake City, UT 84130

Capital One Bank P.O. Box 98873 Las Vegas, NV 89193 Capital One Bank P.O. Box 5253 Carol Stream, IL 60197

Capital One Bank P.O. Box 85015 Richmond, VA 23285

Caroline Roten Weltman, Weinberg & Reis Co. 175 S. Third Street Suite 900 Columbus, OH 43215

City of Wellston c/o Regional Inc. Tax P.O. Box 470537 Broadview Heights, OH 44147

Columbia Gas of Ohio P.O. Box 9001847 Louisville, KY 40290

Credit Bureau Disputes P.O. Box 1697 Winterville, NC 28590

Credit One Bank
P.O. Box 98873
Las Vegas, NV 89193

David Bishop 411 E. McGhee Ln Wellston, OH 45692

Daymar College 1410 Industrial Drive Chillicothe, OH 45601

Dental Health Partners 190 Water St Jackson, OH 45640

Eagle Loan Co. of Ohio Inc. 948 E. Main St. Chillicothe, OH 45601

ERA Mortgage 3000 Leadenhall Rd. Mount Laurel, NJ 08054

FFCC - Columbus P.O. Box 20790 Columbus, OH 43220 First Premier 3820 N. Louise Ave. Sioux Falls, SD 57107

GLA Collection Co., Inc 2630 Gleeson Lane P.O. Box 991199 Louisville, KY 40269

Glockner Auto Credit 1987 Western Avenue Chillicothe, OH 45601

Glockner Auto Credit-Jackson 246 Morton St. Jackson, OH 45640

Holzer Medical Center 500 Burlington Road Jackson, OH 45640-9360

Jackson County Municipal Court 295 Broadway Street Suite 101 Jackson, OH 45640-1764

Kevin Beck Delev & Associates, LLC 1050 Delta Ave., Suite 1000 Cincinnati, OH 45208

Keybridge Medical Revenue 2244 Baton Rouge P O Box 1568 Lima, OH 45805-1132

Keybridge Medical Revenue 2244 Baton Rouge Lima, OH 45805

Kings Daughters Medical Center P.O.Box 151 Ashland, KY 41105

Merrick Bank P.O. Box 30537 Tampa, FL 33630

Oak Hill Bank 120 Twin Oaks Drive Jackson, OH 45640 Office of the Attorney General Collection Enforcement Section 150 E. Gay St. Columbus, OH 43215

Rent-2-Own 427 E Main St. Jackson, OH 45640

Richard Lewis Esq. 295 Pearl St. Jackson, OH 45640

Summers Marketing, Inc. 107 West Broadway St. Wellston, OH 45692

Terri L Pierce 87 Harding Ave. Jackson, OH 45640

Terri Pierce 87 Harding Ave Jackson, OH 45640

Time Warner Cable 1266 Dublin Rd. Columbus, OH 43215

Tri State Radiology P.O. Box 2408 Ashland, KY 41105

Wells Fargo Dealer Services P.O. Box 25361 Santa Ana, CA 92799

WesBanco Bank One Bank Plaza c/o Wes Banco Inc Wheeling, WV 26003

WesBanco Bank 1 Bank Plaza Wheeling, WV 26003 Case 2:13-bk-53356 Doc 1 Filed 04/26/13 Entered 04/26/13 10:09:43 Desc Main Document Page 53 of 61

B22A (Official Form 22A) (Chapter 7) (04/13)

In re	Roger E Pierce Paula L Pierce	According to the information required to be entered on this statement
	Debtor(s)	(check one box as directed in Part I, III, or VI of this statement):
Case N	fumber:	The presumption arises.
	(If known)	☐ The presumption does not arise.
		☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	b. I am performing homeland defense activity for a period of at least 90 days /or/ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.

	Part II. CALCULATION OF M	O	NTHLY INCO	ME	FOR § 707(b)(7) J	EXCLUSION		
	Marital/filing status. Check the box that applies a					eme	nt as directed.		
	a. Unmarried. Complete only Column A ("Do								
	b. Married, not filing jointly, with declaration								
2	"My spouse and I are legally separated under applicable non-bankruptcy law or my spouse purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complet								
	for Lines 3-11.								
	c. Married, not filing jointly, without the declaration of separate households set out in L ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.					b at	pove. Complete h	oth	n Column A
	d. Married, filing jointly. Complete both Colu					'Spe	ouse's Income'')	for	Lines 3-11.
	All figures must reflect average monthly income re-	ceiv	ed from all sources	s, de	rived during the six	Ĩ	Column A		Column B
	calendar months prior to filing the bankruptcy case						Debtor's		Spouse's
	the filing. If the amount of monthly income varied six-month total by six, and enter the result on the a			, you	i must divide the		Income		Income
3	Gross wages, salary, tips, bonuses, overtime, con		•			\$	3,982.23	\$	1,162.47
	Income from the operation of a business, profess			Lin	e b from Line a and	Ψ	0,002.20	Ψ	1,102147
	enter the difference in the appropriate column(s) of	Liı	ne 4. If you operate	e mo	ore than one				
	business, profession or farm, enter aggregate numb								
4	not enter a number less than zero. Do not include Line b as a deduction in Part V.	any	part of the busine	ess e	expenses entered on				
·	2		Debtor		Spouse				
	a. Gross receipts	\$	0.00		0.00				
	b. Ordinary and necessary business expenses	\$	0.00		0.00	d.	0.00	d.	0.00
	c. Business income Rent and other real property income. Subtract L		btract Line b from			\$	0.00	\$	0.00
	the appropriate column(s) of Line 5. Do not enter a								
	part of the operating expenses entered on Line b								
5		Φ.	Debtor	Φ.	Spouse				
	a. Gross receiptsb. Ordinary and necessary operating expenses	\$ \$	0.00	_	0.00				
	c. Rent and other real property income	_	btract Line b from	<u> </u>		\$	0.00	\$	0.00
6	Interest, dividends, and royalties.	•				\$	0.00	\$	0.00
7	Pension and retirement income.					\$	0.00		0.00
	Any amounts paid by another person or entity, o	n a	regular basis, for	the	household	Ψ	0.00	Ψ	0.00
0	expenses of the debtor or the debtor's dependent	ts, i	ncluding child sup	por	t paid for that				
8	purpose. Do not include alimony or separate maint spouse if Column B is completed. Each regular pa								
	if a payment is listed in Column A, do not report th				ii only one column;	\$	0.00	\$	0.00
	Unemployment compensation. Enter the amount i				s) of Line 9.				
	However, if you contend that unemployment comp								
9	benefit under the Social Security Act, do not list thor B, but instead state the amount in the space belo		nount of such comp	ens	ation in Column A				
	Unemployment compensation claimed to	***							
	be a benefit under the Social Security Act Debtor	r \$	0.00 Sp	ouse	9\$ 0.00	\$	0.00	\$	0.00
	Income from all other sources. Specify source and	l an	nount. If necessary	, lis	t additional sources				
	on a separate page. Do not include alimony or sep								
	spouse if Column B is completed, but include all maintenance. Do not include any benefits received								
	received as a victim of a war crime, crime against h								
10	domestic terrorism.	_		1		1			
	a. Family payment to debtor's (cell	\$	Debtor 346.67	•	Spouse 0.00				
	phone)	Ψ	340.07	Ψ					
	b.	\$		\$					
	Total and enter on Line 10					\$	346.67	\$	0.00
11	Subtotal of Current Monthly Income for § 707(b Column B is completed, add Lines 3 through 10 in					\$	4,328.90	\$	1,162.47

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		5,491.37
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	65,896.44
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		
	a. Enter debtor's state of residence: OH b. Enter debtor's household size: 4	\$	74,270.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	does no	ot arise" at the

	Complete Parts IV,			statement only if requ		5.)
	Part IV. CALCULA	ATION OF CUR	RENT	MONTHLY INCOM	ME FOR § 707(b)(2)
16 Enter the amount from Line 12.					\$	
Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.						
	a. b.			\$ \$		
	c.			\$		
	d.			\$		
	Total and enter on Line 17					\$
18	Current monthly income for § 70'	7(b)(2). Subtract Lir	ne 17 fro	m Line 16 and enter the resu	ılt.	\$
l	Part V. C.	ALCULATION	OF D	EDUCTIONS FROM	INCOME	
	Subpart A: Dec	ductions under Sta	andard	s of the Internal Revenu	e Service (IRS)	
National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.					\$	
19B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as everytions on your federal income tay return, plus the number of any additional dependents whom					
	Persons under 65 year	rs of age	2	Persons 65 years of age	or older	
	a1. Allowance per personb1. Number of persons		a2. b2.	Allowance per person Number of persons		
	c1. Subtotal		c2.	Subtotal		\$
Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of					\$	
	any additional dependents whom yo	ou support.				Φ

20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.				
	a. IRS Housing and Utilities Standards; mortgage/rental expenseb. Average Monthly Payment for any debts secured by your	\$			
	home, if any, as stated in Line 42	\$			
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$		
21	Local Standards: housing and utilities; adjustment. If you contend 20B does not accurately compute the allowance to which you are entit Standards, enter any additional amount to which you contend you are contention in the space below:	led under the IRS Housing and Utilities	\$		
	Local Standards: transportation; vehicle operation/public transport	rtation expense.			
	You are entitled to an expense allowance in this category regardless of vehicle and regardless of whether you use public transportation.				
22A	Check the number of vehicles for which you pay the operating expense included as a contribution to your household expenses in Line 8. $\bigcirc 0 \bigcirc 1 \bigcirc 2$ or more.	es or for which the operating expenses are			
	If you checked 0, enter on Line 22A the "Public Transportation" amou				
	Transportation. If you checked 1 or 2 or more, enter on Line 22A the 'Standards: Transportation for the applicable number of vehicles in the	applicable Metropolitan Statistical Area or			
	Census Region. (These amounts are available at www.usdoj.gov/ust/ o	or from the clerk of the bankruptcy court.)	\$		
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs	\$			
	Average Monthly Payment for any debts secured by Vehicle	\$			
	b. 1, as stated in Line 42 c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$		
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs	\$			
	Average Monthly Payment for any debts secured by Vehicle	¢			
	b. 2, as stated in Line 42 c. Net ownership/lease expense for Vehicle 2	\$ Subtract Line b from Line a.	\$		
	Other Necessary Expenses: taxes. Enter the total average monthly ex				
25	state and local taxes, other than real estate and sales taxes, such as inconsecurity taxes, and Medicare taxes. Do not include real estate or sales	ome taxes, self employment taxes, social	\$		

26	Other Necessary Expenses: involuntary deductions for deductions that are required for your employment, such a Do not include discretionary amounts, such as voluntary	\$		
27	Other Necessary Expenses: life insurance. Enter total a life insurance for yourself. Do not include premiums for any other form of insurance.	\$		
28	Other Necessary Expenses: court-ordered payments. In pay pursuant to the order of a court or administrative agest include payments on past due obligations included in I	\$		
29	Other Necessary Expenses: education for employment the total average monthly amount that you actually expen education that is required for a physically or mentally chaproviding similar services is available.	\$		
30	Other Necessary Expenses: childcare. Enter the total a childcare - such as baby-sitting, day care, nursery and pre	\$		
31	Other Necessary Expenses: health care. Enter the total health care that is required for the health and welfare of y insurance or paid by a health savings account, and that is include payments for health insurance or health saving	\$		
32	Other Necessary Expenses: telecommunication service actually pay for telecommunication services other than yo pagers, call waiting, caller id, special long distance, or int welfare or that of your dependents. Do not include any a	\$		
33	Total Expenses Allowed under IRS Standards. Enter t	the total of Lines 19 through 32.	\$	
	Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.			
34	a. Health Insurance	\$		
	b. Disability Insurance	\$		
	c. Health Savings Account	\$	\$	
	Total and enter on Line 34. If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$			
35	Continued contributions to the care of household or fa expenses that you will continue to pay for the reasonable ill, or disabled member of your household or member of y expenses.	\$		
36	Protection against family violence. Enter the total avera actually incurred to maintain the safety of your family und other applicable federal law. The nature of these expenses	\$		
37	Home energy costs. Enter the total average monthly amount Standards for Housing and Utilities, that you actually expertrustee with documentation of your actual expenses, and claimed is reasonable and necessary.	\$		
38	Education expenses for dependent children less than 1 actually incur, not to exceed \$156.25* per child, for attend school by your dependent children less than 18 years of a documentation of your actual expenses, and you must necessary and not already accounted for in the IRS Sta	\$		

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				\$		
40			Enter the amount that you will conting rganization as defined in 26 U.S.C. § 1			e form of cash or	\$
41	Total	Additional Expense Deduction	ns under § 707(b). Enter the total of I	ines	34 through 40		\$
		\$	Subpart C: Deductions for De	bt I	Payment		
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
		Name of Creditor	Property Securing the Debt		verage Monthly Payment	Does payment include taxes or insurance?	
	a.			\$	Γotal: Add Lines	yesno	\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
		Name of Creditor	Property Securing the Debt			e Cure Amount	
	a.				\$ T	otal: Add Lines	\$
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.					\$	
	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.						
45	a. b.	issued by the Executive Offic information is available at wy the bankruptcy court.)	apter 13 plan payment. strict as determined under schedules e for United States Trustees. (This vw.usdoj.gov/ust/ or from the clerk of tive expense of chapter 13 case	\$ x	tal: Multiply Line		e
46	c.				tar. Munipiy Line	es a and b	\$
40							\$
Subpart D: Total Deductions from Income						¢	
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.					\$	
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))					\$	
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))					\$	
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.					\$	
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.					\$	

	Initi	Initial presumption determination. Check the applicable box and proceed as directed.					
52	The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.						
32		The amount set forth on Line 51 is more than \$12,475* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.					
	П	The amount on L	Line 51 is at least \$7,475*,	but not more than \$12,4	75*. Com	plete the remainder of Part VI (I	Lines 53 through 55).
53	Ente	er the amount of	f your total non-priority u	secured debt			\$
54	Thre	eshold debt payı	ment amount. Multiply the	amount in Line 53 by the	number (0.25 and enter the result.	\$
	Seco	ondary presump	tion determination. Check	the applicable box and pr	oceed as	directed.	
55	☐ T 1 of	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.					
	of pa	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.					
	or pe	ige I of this state	and complete the ver	incation in Fact vini. 10	a may ans	o complete rait vii.	
			Part VII. A	DDITIONAL EXPI	ENSE C	LAIMS	
56	you a 707(Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.					
		Expense Desc	ription			Monthly Amou	nt
	a. Wife's 20 year old son lives with debtors and is currently seeking semployment. He suffers from anxiety & panic attacks. Son is also on Husband's insurance and relys on debtors for food, housing, etc.						
	b.		arance and reije on decicis	ior rood, nodoing, etc.	9	5	
	c.				5	5	
	d.				9		
			Tot	al: Add Lines a, b, c, and	ld S	8	
			Pa	rt VIII. VERIFICA	TION		
I declare under penalty of perjury that the information provided in this statemen						true and correct. (If this is a join	nt case, both debtors
	must	sign.) Date:	April 25, 2013	c	lianoturo	/s/ Roger E Pierce	
		Date.	April 23, 2013		orginature.	Roger E Pierce	
57						(Debtor)	
		Date:	April 25, 2013	S	Signature	/s/ Paula L Pierce	
				<u>—</u>		Paula L Pierce	
						(Joint Debtor, if a	ny)

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 10/01/2012 to 03/31/2013.

Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Employment**

Income by Month:

6 Months Ago:	10/2012	\$3,554.15
5 Months Ago:	11/2012	\$5,117.26
4 Months Ago:	12/2012	\$3,636.99
3 Months Ago:	01/2013	\$4,997.13
2 Months Ago:	02/2013	\$3,471.29
Last Month:	03/2013	\$3,116.55
	Average per month:	\$3,982.23

Line 10 - Income from all other sources

Source of Income: Family payment to debtor's (cell phone)

Income by Month:

6 Months Ago:	10/2012	\$173.33
5 Months Ago:	11/2012	\$173.33
4 Months Ago:	12/2012	\$173.33
3 Months Ago:	01/2013	\$173.33
2 Months Ago:	02/2013	\$173.33
Last Month:	03/2013	\$173.33
	Average per month:	\$173.33

B22A (Official Form 22A) (Chapter 7) (04/13)

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Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period 10/01/2012 to 03/31/2013.

Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Employment

Income by Month:

income by Monus.		
6 Months Ago:	10/2012	\$1,029.88
5 Months Ago:	11/2012	\$1,106.88
4 Months Ago:	12/2012	\$1,064.53
3 Months Ago:	01/2013	\$1,728.57
2 Months Ago:	02/2013	\$926.30
Last Month:	03/2013	\$1,118.63
	Average per month:	\$1,162.47